

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
ABILENE DIVISION

IN RE: **Wayne Tippitt**
Saundra Oliver Tippitt

CASE NO **06-10387-RLJ-13**CHAPTER **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$163,000.00		
B - Personal Property	Yes	4	\$60,598.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$182,782.99	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$2,819.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$29,646.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$4,598.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$3,908.00
TOTAL		19	\$223,598.00	\$215,247.99	

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
ABILENE DIVISION

IN RE: **Wayne Tippitt**
Saundra Oliver Tippitt

CASE NO **06-10387-RLJ-13**CHAPTER **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	(\$1.00)
TOTAL	(\$1.00)

State the following:

Average Income (from Schedule I, Line 16)	\$4,598.00
Average Expenses (from Schedule J, Line 18)	\$3,908.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$5,250.32

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$2,819.00
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$0.00
4. Total from Schedule F	\$29,646.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$29,646.00

Form B6A
(10/05)In re **Wayne Tippitt**
Saundra Oliver TippittCase No. 06-10387-RLJ-13
(if known)**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint Or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
3442 Santa Monica WYCHWOOD PLAZA, BLOCK B, LOT 24 REP TAYLOR COUNTY, TEXAS	Homestead	C	\$163,000.00	\$156,209.00
Total:		\$163,000.00		(Report also on Summary of Schedules)

In re **Wayne Tippitt**
Saundra Oliver TippittCase No. 06-10387-RLJ-13
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X	Community of Abilene - Savings	J	\$400.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	Household goods and furnishings Debtors Possession	J	\$6,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X	African American Art - Pictures Debtors Possession	J	\$3,000.00
4. Household goods and furnishings, including audio, video and computer equipment.		Clothing Debtors Possession	J	\$2,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6. Wearing apparel.				
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

Form B6B-Cont.
(10/05)

In re **Wayne Tippitt**
Saundra Oliver Tippitt

Case No. 06-10387-RLJ-13
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X	Back Child Support Owed to Joint Debtor	W	\$30,000.00
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

Form B6B-Cont.
(10/05)

In re **Wayne Tippitt**
Saundra Oliver Tippitt

Case No. 06-10387-RLJ-13
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 GMC Yukon XL Debtors Possession	J	\$14,198.00
		1996 Dodge Ram	J	\$5,000.00

Form B6B-Cont.
(10/05)

In re **Wayne Tippitt**
Saundra Oliver Tippitt

Case No. 06-10387-RLJ-13
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Debtors Possession		
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)				Total > \$60,598.00

In re **Wayne Tippitt**
Saundra Oliver TippittCase No. 06-10387-RLJ-13
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

11 U.S.C. § 522(b)(2)
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$125,000.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
3442 Santa Monica WYCHWOOD PLAZA, BLOCK B, LOT 24 REP TAYLOR COUNTY, TEXAS	11 U.S.C. § 522(d)(1)	\$6,791.00	\$163,000.00
Community of Abilene - Savings	11 U.S.C. § 522(d)(5)	\$400.00	\$400.00
Household goods and furnishings Debtors Possession	11 U.S.C. § 522(d)(3)	\$6,000.00	\$6,000.00
African American Art - Pictures Debtors Possession	11 U.S.C. § 522(d)(5)	\$3,000.00	\$3,000.00
Clothing Debtors Possession	11 U.S.C. § 522(d)(3)	\$2,000.00	\$2,000.00
Back Child Support Owed to Joint Debtor	11 U.S.C. § 522(d)(10)(D)	\$30,000.00	\$30,000.00
2000 GMC Yukon XL Debtors Possession	11 U.S.C. § 522(d)(2)	\$0.00	\$14,198.00
1996 Dodge Ram Debtors Possession	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	\$2,950.00 \$2,050.00	\$5,000.00
		\$53,191.00	\$223,598.00

Official Form 6D (10/06)

In re **Wayne Tippitt**
Saundra Oliver TippittCase No. 06-10387-RLJ-13
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS** Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: x9283	C	DATE INCURRED: 01/28/2005 NATURE OF LIEN: Automobile COLLATERAL: 2000 GMC Yukon XL REMARKS:				\$14,198.00	
Frontier Motors 4609 N 1st St Abilene, TX 79603		VALUE: \$14,198.00					
ACCT #: xxxxxxxxx9128	C	DATE INCURRED: 05/27/2005 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 3442 Santa Monica REMARKS:				\$123,721.00	
Home Equity Servicing Corp Po Box 997126 Sacramento, CA 95899		VALUE: \$163,000.00					
ACCT #: xxxxxxxxx9128	C	DATE INCURRED: Various NATURE OF LIEN: Mortgage arrears COLLATERAL: 3442 Santa Monica REMARKS:				\$6,600.00	
Home Equity Servicing Corp Po Box 997126 Sacramento, CA 95899		VALUE: \$163,000.00					
ACCT #: xxxx6605	C	DATE INCURRED: 05/27/2005 NATURE OF LIEN: Mortgage 2nd COLLATERAL: 3442 Santa Monica REMARKS:				\$32,488.00	
Household Mortgage Services Po Box 9068 Brandon, FL 33509		VALUE: \$163,000.00					
Subtotal (Total of this Page) >						\$177,007.00	\$0.00
Total (Use only on last page) >							

1 continuation sheets attached

Official Form 6D (10/06) - Cont.

In re **Wayne Tippitt****Saundra Oliver Tippitt**Case No. 06-10387-RLJ-13

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
				DISPUTED		
ACCT #: xxxx6605	C	DATE INCURRED: Various NATURE OF LIEN: Arrearage claim COLLATERAL: 3442 Santa Monica REMARKS:			\$2,178.00	
Household Mortgage Services Po Box 9068 Brandon, FL 33509		VALUE: \$163,000.00				
ACCT #: xxx-xx-5446	C	DATE INCURRED: NATURE OF LIEN: Property Taxes COLLATERAL: Property Taxes 2006 REMARKS:			\$3,597.99	
Taylor Co. Central Appraisal District 1534 South Treadaway Blvd Abilene, TX 79601		VALUE: \$163,000.00				
Representing: Taylor Co. Central Appraisal District		Michael Reed McCreary Veselka, Bragg & Allen P.C. PO Box 26990 Austin, TX 78755-0990			Notice Only	Notice Only

Sheet no. 1 of 1 continuation sheets attached
to Schedule of Creditors Holding Secured ClaimsSubtotal (Total of this Page) >
Total (Use only on last page) >\$5,775.99
\$182,782.99(\$Report also on
Summary of
Schedules)
(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data)

Official Form 6E (10/06)

In re **Wayne Tippitt**
Saundra Oliver TippittCase No. 06-10387-RLJ-13
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

 Administrative allowances under 11 U.S.C. Sec. 330

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Official Form 6E (10/06) - Cont.

In re **Wayne Tippitt**
Saundra Oliver TippittCase No. 06-10387-RLJ-13

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY	Administrative allowances
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:							
Monte J. White & Associates, P.C. 402 Cypress, Suite 310 Abilene, TX 79601	C	DATE INCURRED: 10/31/2006 CONSIDERATION: Attorney Fees REMARKS:			\$2,819.00	\$2,819.00	\$0.00

Sheet no. 1 of 1 continuation sheets
attached to Schedule of Creditors Holding Priority Claims

Subtotals (Totals of this page) >

Total > **\$2,819.00** **\$2,819.00** **\$0.00**(Use only on last page of the completed Schedule E.
Report also on the Summary of Schedules.)

Totals >

(Use only on last page of the completed Schedule E.
If applicable, report also on the Statistical Summary
of Certain Liabilities and Related Data.)

	\$2,819.00	\$0.00
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Official Form 6F (10/06)
 In re **Wayne Tippitt**
Saundra Oliver Tippitt

Case No. 06-10387-RLJ-13
 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxx6181 A-1 Collections Svc (original Creditor:b 80 W Upper Ferry Rd Ste West Trenton, NJ 08628	C	DATE INCURRED: 11/23/2004 CONSIDERATION: Collection REMARKS:				\$523.00
ACCT #: xxx3555 Alliedintntl (original Creditor:10 D E 2101 West Peoria A Suite 120 Phoenix, AZ 85029	C	DATE INCURRED: 03/2006 CONSIDERATION: Unknown Loan Type REMARKS:				Unknown
ACCT #: xxxxx2879 Americredit 801 Cherry St Ste 3900 Fort Worth, TX 76102	C	DATE INCURRED: 05/19/2000 CONSIDERATION: Automobile REMARKS: Repo				\$18,487.00
ACCT #: xxxxxxxxxxxx7617 Columbus Bank & Trust Po Box 105555 Atlanta, GA 30348	C	DATE INCURRED: 12/14/2004 CONSIDERATION: Credit Card REMARKS:				\$868.00
ACCT #: xxxx6062 Credit Collection Svc (original Creditor 2 Wells Ave Newton, MA 02459	C	DATE INCURRED: 06/2005 CONSIDERATION: Unknown Loan Type REMARKS:				\$280.00
ACCT #: xxxx2830 Credit Systems/ Collection Agency (origi 1277 Country Club Ln Fort Worth, TX 76112	C	DATE INCURRED: 03/25/2002 CONSIDERATION: Collection REMARKS:				\$47.00
Subtotal >						\$21,135.00
Total >						
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

Official Form 6F (10/06) - Cont.

In re **Wayne Tippitt**
Saundra Oliver TippittCase No. 06-10387-RLJ-13
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xx7942 Diversified Interntl (original Creditor: 4101 McEwen Rd Ste 510 Farmers Branch, TX 75244	C	DATE INCURRED: 11/18/2005 CONSIDERATION: Collection REMARKS:				\$161.00
ACCT #: xxxxxxxxxxxx1409 Equidata (original Creditor: 11 Cox Com 724 Thimble Shoals Newport News, VA 23606	C	DATE INCURRED: 03/2005 CONSIDERATION: Unknown Loan Type REMARKS:				\$129.00
ACCT #: xxx9662 Exnmble/mbga 7840 Roswell Rd Ne Bldg 500 Atlanta, GA 30358	C	DATE INCURRED: 07/1999 CONSIDERATION: Charge Account REMARKS:				\$656.00
ACCT #: xxxxxx0791 First Consumers National Bank 101 Crossway Park West Woodbury, NY 11797	C	DATE INCURRED: 10/18/2000 CONSIDERATION: Credit Card REMARKS:				\$1,005.00
ACCT #: xxxxxxxxxxxx4454 First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104	C	DATE INCURRED: 12/21/2004 CONSIDERATION: Credit Card REMARKS:				\$420.00
ACCT #: xxxxxxxxxxxx1813 First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104	C	DATE INCURRED: 08/10/2005 CONSIDERATION: Credit Card REMARKS:				\$413.00
Sheet no. <u>1</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$2,784.00
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the			
			Statistical Summary of Certain Liabilities and Related Data.)			

Official Form 6F (10/06) - Cont.

In re **Wayne Tippitt**
Saundra Oliver TippittCase No. 06-10387-RLJ-13
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx8446 Hsbc Nv Po Box 19360 Portland, OR 97280	C	DATE INCURRED: 08/10/2005 CONSIDERATION: Credit Card REMARKS:				\$1,121.00
ACCT #: xxxxxxxxxxxx1123 Hsbc Nv Po Box 19360 Portland, OR 97280	C	DATE INCURRED: 09/13/2005 CONSIDERATION: Credit Card REMARKS:				\$587.00
ACCT #: xx5725 Medi Comm Services (original Creditor:nt 5139 69th St Lubbock, TX 79424	C	DATE INCURRED: 03/25/2002 CONSIDERATION: Collection REMARKS:				\$197.00
ACCT #: xxxxxx7298 Midland Credit Mgmt (original Creditor:h 8875 Aero Dr San Diego, CA 92123	C	DATE INCURRED: 12/21/2001 CONSIDERATION: Factoring Company Account REMARKS:				\$947.00
ACCT #: xxxxxxxx0099 Mil Star 3911 Walton Walker Dallas, TX 75266	C	DATE INCURRED: 06/1993 CONSIDERATION: Charge Account REMARKS:				(\$1.00)
ACCT #: xxx2967 Osi Collect (original Creditor:wtu Retai 200 N Executive Dr 3rd Floor Brookfield, WI 53005	C	DATE INCURRED: 03/2005 CONSIDERATION: Unknown Loan Type REMARKS:				\$901.00
Sheet no. <u>2</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >	\$3,752.00		
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

Official Form 6F (10/06) - Cont.

In re **Wayne Tippitt**
Saundra Oliver TippittCase No. 06-10387-RLJ-13
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxx2255 Park Danson (original Creditor:mci Commu P.o. Box 248 113 N 3rd Ave Gastonia, NC 28053	C	DATE INCURRED: 04/2002 CONSIDERATION: Unknown Loan Type REMARKS:				\$112.00
ACCT #: xxx4697 Receivables Performanc (original Credito 1930 220th St Se Ste 101 Bothell, WA 98021	C	DATE INCURRED: 07/10/2006 CONSIDERATION: Collection REMARKS:				\$737.00
ACCT #: xxxxxxx5232 Rjm Acq Llc (original Creditor:venus Boo 575 Underhill Blvd Ste 2 Syosset, NY 11791	C	DATE INCURRED: 11/22/2005 CONSIDERATION: Factoring Company Account REMARKS:				\$125.00
ACCT #: xx2031 West Central Tx Coll B (original Credito Po Box 2586 Abilene, TX 79604	C	DATE INCURRED: 08/31/2001 CONSIDERATION: Collection REMARKS:				\$96.00
ACCT #: xxx9592 West Central Tx Coll B (original Credito Po Box 2586 Abilene, TX 79604	C	DATE INCURRED: 05/31/2006 CONSIDERATION: Collection REMARKS:				\$13.00
ACCT #: xxx8988 West Central Tx Coll B (original Credito Po Box 2586 Abilene, TX 79604	C	DATE INCURRED: 07/31/2006 CONSIDERATION: Collection REMARKS:				\$10.00
Sheet no. <u>3</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$1,093.00
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the			
			Statistical Summary of Certain Liabilities and Related Data.)			

Official Form 6F (10/06) - Cont.

In re **Wayne Tippitt**
Saundra Oliver TippittCase No. 06-10387-RLJ-13
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxx5565 West Central Tx Coll B (original Credito Po Box 2586 Abilene, TX 79604	C	DATE INCURRED: CONSIDERATION: Collection REMARKS:	07/12/2006			\$32.00
ACCT #: xxxxxxxxxZ001 Western Shamrock Corp 801 S Abe St San Angelo, TX 76903	C	DATE INCURRED: CONSIDERATION: Note Loan REMARKS:	09/27/2006			\$850.00
Sheet no. <u>4</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$882.00
			Total >			\$29,646.00
			(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

Form B6G
(10/05)

In re **Wayne Tippitt**
Saundra Oliver Tippitt

Case No. **06-10387-RLJ-13**

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Form B6H

(10/05)

In re **Wayne Tippitt**
Saundra Oliver TippittCase No. 06-10387-RLJ-13

(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

 Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Official Form 6I (10/06)

In re **Wayne Tippitt**
Saundra Oliver TippittCase No. **06-10387-RLJ-13**
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:		Dependents of Debtor and Spouse	
Married		Relationship: Son Son daughter Son	Age: 16 14 13 6
Employment		Debtor	
Occupation	Truck Driver	Spouse	
Name of Employer	Union Pacific Rail Road	Home Maker	
How Long Employed	3 years		
Address of Employer	Abilene, Texas		

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$4,334.00	\$0.00
2. Estimate monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	\$4,334.00	\$0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$613.00	\$0.00
b. Social Security Tax	\$332.00	\$0.00
c. Medicare	\$0.00	\$0.00
d. Insurance	\$105.00	\$0.00
e. Union dues	\$56.00	\$0.00
f. Retirement	\$0.00	\$0.00
g. Other (Specify) <u>RRT Tier 2</u>	\$191.00	\$0.00
h. Other (Specify)	\$0.00	\$0.00
i. Other (Specify)	\$0.00	\$0.00
j. Other (Specify)	\$0.00	\$0.00
k. Other (Specify)	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$1,297.00	\$0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$3,037.00	\$0.00
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$522.00
11. Social security or government assistance (Specify):	\$0.00	\$0.00
12. Pension or retirement income	\$1,039.00	\$0.00
13. Other monthly income (Specify):		
a.	\$0.00	\$0.00
b.	\$0.00	\$0.00
c.	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$1,039.00	\$522.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$4,076.00	\$522.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)	
17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None.		

Official Form 6J (10/06)

IN RE: **Wayne Tippitt**
Saundra Oliver TippittCASE NO **06-10387-RLJ-13**CHAPTER **13****SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$1,274.00
a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
2. Utilities: a. Electricity and heating fuel	\$400.00
b. Water and sewer	\$70.00
c. Telephone	\$68.00
d. Other: Cable Service	\$86.00
3. Home maintenance (repairs and upkeep)	
4. Food	\$680.00
5. Clothing	\$75.00
6. Laundry and dry cleaning	
7. Medical and dental expenses	\$175.00
8. Transportation (not including car payments)	\$332.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$141.00
b. Life	
c. Health	
d. Auto	
e. Other:	\$324.00
12. Taxes (not deducted from wages or included in home mortgage payments)	\$283.00
Specify: Property Tax	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	
b. Other:	
c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other:	
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$3,908.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$4,598.00
b. Average monthly expenses from Line 18 above	\$3,908.00
c. Monthly net income (a. minus b.)	\$690.00

Official Form 6 - Declaration (10/06)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
ABILENE DIVISION**

IN RE: **Wayne Tippitt
Saundra Oliver Tippitt**

CASE NO **06-10387-RLJ-13**
CHAPTER **13**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page as attached plus 2.)

Date 11/02/2006

Signature /s/ Wayne Tippitt
Wayne Tippitt

Date 11/02/2006

Signature /s/ Saundra Oliver Tippitt
Saundra Oliver Tippitt

[If joint case, both spouses must sign.]